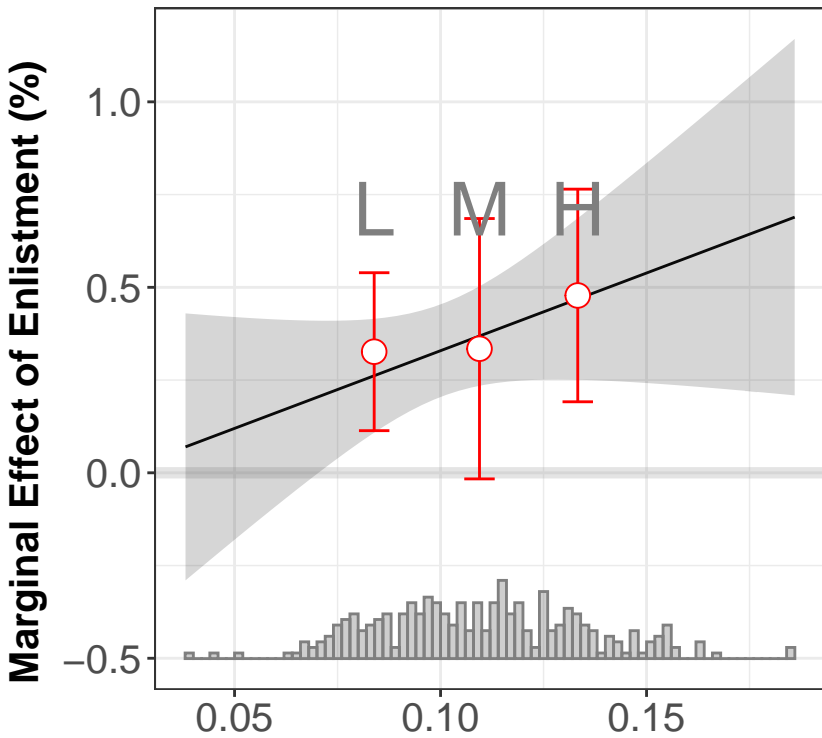
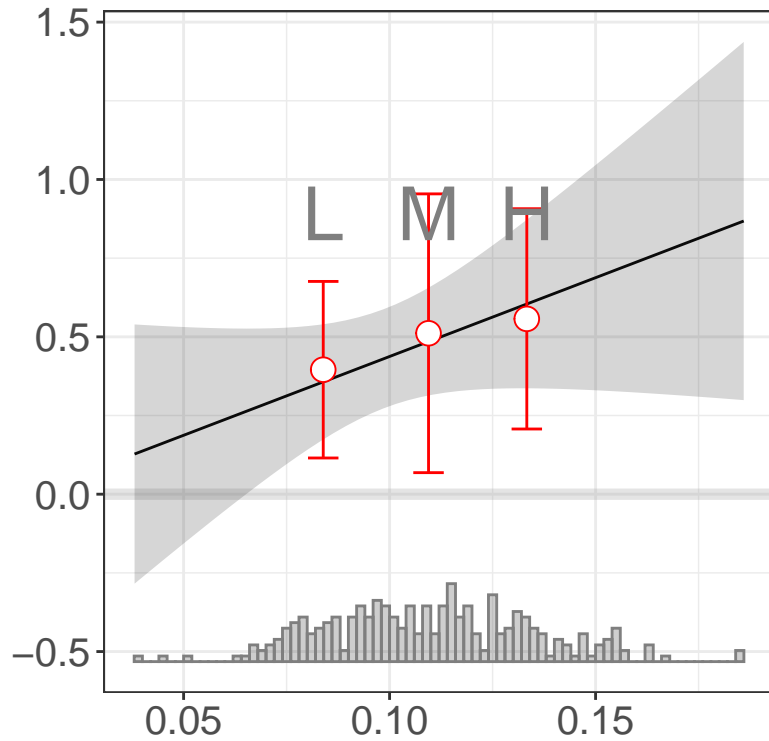


Lagged DV**Differenced****Moderator: Mean Company Casualty Rate**